



## **Cancer is Clare's leading cause of death and illness**

### **Irish Life pays out over €4.1 million in claims in Clare during 2017**

- **€2.8 million paid out in Life Insurance to families of 32 people who died in Clare**
- **€1.3 million paid out to 20 Specified Illness Cover claimants in Clare**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Clare**
- **The average age of death claims in Clare was 60 years, and 51 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Clare, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €4.1 million to customers and their families in County Clare who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €2.8 million for 32 Life Insurance claims in Clare and €1.3 million for 20 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Clare, followed by heart-related as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Clare was 60 years, while the average age of those with Specified Illness claims was 51 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
- €146,000 was paid to the family of a claimant in their 40s who died of cancer shortly after starting a life insurance policy
- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

\*Based on market share (2017)

\*\*Research carried out by Coyne Research. 1,000 adults aged 18+ were interviewed online between 6<sup>th</sup> and 12<sup>th</sup> December 2017.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

**Ends**

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**Notes to editors**

**About the claims data**

Each year, Irish Life releases its annual claims statistics for its Retail business, which detail the types and size of claims made in a 12-month period in relation to Life Insurance claims, Accidental Death claims, Specified Illness Cover and Terminal Illness claims.

**Life Insurance** policies pay a lump sum to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

**Terminal Illness**

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and Irish Life's chief medical officer, meets both of the following:

- The illness has either no known cure or has progressed to a point where it cannot be cured;

- The illness is expected to lead to death within 12 months.

**About Irish Life:**

Irish Life is one of Ireland's leading financial services companies with over 1.3 million customers. For over 75 years, we've been helping people in Ireland look after their life insurance, pension and investment needs.

Since July 2013 Irish Life has been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Irish Life is committed to delivering innovative products backed by the highest standards of customer service. As part of Great-West, we have access to experience and expertise on a global scale, so we can continuously enhance our leading range of products and services.



## **Cancer is Cork's leading cause of death and illness**

### **Irish Life pays out €17 million in claims during 2017**

- **€11 million paid out in Life Insurance to families of 181 people who died**
- **€6 million paid out to 104 Specified Illness Cover claimants**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Cork**
- **The average age of death claims in Cork was 65 years, and 53 years for Specified Illness claims**
- **Generally, Irish women are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**31 January 2018** – Cancer continues to be the main cause of death and illness in Cork, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €17 million to customers and their families in County Cork who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €11 million for 181 Life Insurance claims in Cork and €6 million for 104 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Cork, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Cork was 65 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to

55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

#### **Examples of claims payments made by Irish Life in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
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**Specified Illness Cover** policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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## **Cancer is Donegal's leading cause of death and illness**

### **Irish Life pays out €3.7 million in claims in Donegal during 2017**

- **€1.8 million paid out in Life Insurance to families of 25 people who died in Donegal**
- **€1.9 million paid out to 33 Specified Illness Cover claimants in Donegal**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Donegal**
- **The average age of death claims in Donegal was 56 years, and 53 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Donegal, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €3.7 million to customers and their families in County Donegal who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.8 million for 25 Life Insurance claims in Clare and €1.9 million for 33 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Donegal. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Donegal was 56 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to

55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

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## **Cancer is Dublin's leading cause of death and illness**

### **Irish Life pays out €67.3 million in claims in Dublin during 2017**

- **€51.4 million paid out in Life Insurance to families of 682 people who died in Dublin**
- **€16 million paid out to 228 Specified Illness Cover claimants in Dublin**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Dublin**
- **The average age of death claims in Dublin was 65 years, and 52 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Dublin, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €67.3 million to customers and their families in County Dublin who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €51.4 million for 682 Life Insurance claims in Dublin and €16 million for 228 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Dublin, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Dublin was 65 years, while the average age of those with Specified Illness claims was 52 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

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## **Cancer is Galway's leading cause of death and illness**

### **Irish Life pays out €9.5 million in claims in Galway during 2017**

- **€6.8 million paid out in Life Insurance to families of 54 people who died in Galway**
- **€2.7 million paid out to 36 Specified Illness Cover claimants in Galway**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Galway**
- **The average age of death claims in Galway was 57 years, and 50 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Galway, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €9.5 million to customers and their families in County Galway who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €6.8 million for 54 Life Insurance claims in Galway and €2.7 million for 36 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Galway, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Galway was 57 years, while the average age of those with Specified Illness claims was 50 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

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**Notes to editors**

**About the claims data**

Each year, Irish Life releases its annual claims statistics for its Retail business, which detail the types and size of claims made in a 12-month period in relation to Life Insurance claims, Accidental Death claims, Specified Illness Cover and Terminal Illness claims.

**Life Insurance** policies pay a lump sum to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

**Terminal Illness**

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and Irish Life's chief medical officer, meets both of the following:

- The illness has either no known cure or has progressed to a point where it cannot be cured;

- The illness is expected to lead to death within 12 months.

**About Irish Life:**

Irish Life is one of Ireland's leading financial services companies with over 1.3 million customers. For over 75 years, we've been helping people in Ireland look after their life insurance, pension and investment needs.

Since July 2013 Irish Life has been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Irish Life is committed to delivering innovative products backed by the highest standards of customer service. As part of Great-West, we have access to experience and expertise on a global scale, so we can continuously enhance our leading range of products and services.



## **Cancer is Meath's leading cause of death and illness**

### **Irish Life pays out €9.1 million in claims in Meath during 2017**

- **€6.8 million paid out in Life Insurance to families of 68 people who died in Meath**
- **€2.3 million paid out to 32 Specified Illness Cover claimants in Meath**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Meath**
- **The average age of death claims in Meath was 60 years, and 51 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Meath, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €9.1 million to customers and their families in County Meath who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €6.8 million for 68 Life Insurance claims in Meath and €2.2 million for 32 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Meath. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Meath was 60 years, while the average age of those with Specified Illness claims was 51 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to



55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
- €146,000 was paid to the family of a claimant in their 40s who died of cancer shortly after starting a life insurance policy
- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

\*Based on market share (2017)

\*\*Research carried out by Coyne Research. 1,000 adults aged 18+ were interviewed online between 6<sup>th</sup> and 12<sup>th</sup> December 2017.

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**Terminal Illness**

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## **Cancer is Monaghan's leading cause of death and illness**

### **Irish Life pays out €4.1 million in claims in Monaghan during 2017**

- **€3.2 million paid out in Life Insurance to families of 21 people who died in Monaghan**
- **€970,000 paid out to 18 Specified Illness Cover claimants in Monaghan**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Monaghan**
- **The average age of death claims in Monaghan was 56 years, and 52 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Monaghan, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €4.1 million to customers and their families in County Monaghan who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €3.2 million for 21 Life Insurance claims in Monaghan and €970,000 for 18 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Monaghan. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Monaghan was 56 years, while the average age of those with Specified Illness claims was 52 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men,

and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

#### **Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
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##### **Terminal Illness**

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## **Cancer is Munster's leading cause of death and illness**

### **Irish Life pays out €37 million in claims in Munster during 2017**

- **€25 million paid out in Life Insurance to families of 382 people who died in Munster**
- **€12 million paid out to 208 Specified Illness Cover claimants in Munster**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Munster**
- **The average age of death claims in Munster was 63 years, and 53 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Munster, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €37 million to customers and their families living in Munster who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €25 million for 382 Life Insurance claims in Munster and €12 million for 208 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Munster, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Munster was 63 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
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- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

\*Based on market share (2017)

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## **Cancer is Offaly's leading cause of death and illness**

### **Irish Life pays out €2.4 million in claims in Offaly during 2017**

- **€1.5 million paid out in Life Insurance to families of 23 people who died in Offaly**
- **€940,000 paid out to 12 Specified Illness Cover claimants in Offaly**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Offaly**
- **The average age of death claims in Offaly was 61 years, and 53 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Offaly, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €2.4 million to customers and their families in County Offaly who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.5 million for 23 Life Insurance claims in Offaly and €940,000 for 12 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Offaly. Accidental deaths were the second biggest cause of Life Insurance claims. 'Multiple Sclerosis' and 'Stroke' were equally the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Offaly was 61 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to

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**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

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## **Cancer is Roscommon's leading cause of death and illness**

### **Irish Life pays out €1.75 million in claims in Roscommon during 2017**

- **€1.2 million paid out in Life Insurance to families of 11 people who died in Roscommon**
- **€550,000 paid out to 14 Specified Illness Cover claimants in Roscommon**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Roscommon**
- **The average age of death claims in Roscommon was 60 years, and 54 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Roscommon, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €1.75 million to customers and their families in County Roscommon who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.2 million for 11 Life Insurance claims in Roscommon and €550,000 for 14 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Roscommon, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Roscommon was 60 years, while the average age of those with Specified Illness claims was 54 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men,

and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

#### **Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
- €146,000 was paid to the family of a claimant in their 40s who died of cancer shortly after starting a life insurance policy
- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

\*Based on market share (2017)

\*\*Research carried out by Coyne Research. 1,000 adults aged 18+ were interviewed online between 6<sup>th</sup> and 12<sup>th</sup> December 2017.

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#### **Ends**

#### **For further information, please contact:**

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#### **Notes to editors**

##### **About the claims data**

Each year, Irish Life releases its annual claims statistics for its Retail business, which detail the types and size of claims made in a 12-month period in relation to Life Insurance claims, Accidental Death claims, Specified Illness Cover and Terminal Illness claims.

**Life Insurance** policies pay a lump sum to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

##### **Terminal Illness**

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and Irish

Life's chief medical officer, meets both of the following:

- The illness has either no known cure or has progressed to a point where it cannot be cured;
- The illness is expected to lead to death within 12 months.

**About Irish Life:**

Irish Life is one of Ireland's leading financial services companies with over 1.3 million customers. For over 75 years, we've been helping people in Ireland look after their life insurance, pension and investment needs.

Since July 2013 Irish Life has been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Irish Life is committed to delivering innovative products backed by the highest standards of customer service. As part of Great-West, we have access to experience and expertise on a global scale, so we can continuously enhance our leading range of products and services.



## **Cancer is Sligo's leading cause of death and illness**

### **Irish Life pays out €1.1 million in claims in Sligo during 2017**

- **€970,000 paid out in Life Insurance to families of 14 people who died in Sligo**
- **€130,000 paid out to 7 Specified Illness Cover claimants in Sligo**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Sligo**
- **The average age of death claims in Sligo was 66 years, and 40 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Sligo, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €1.1 million to customers and their families in County Sligo who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €970,000 for 14 Life Insurance claims in Sligo and €130,000 for 7 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Sligo, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Sligo was 66 years, while the average age of those with Specified Illness claims was 40 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

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**Irish Life**

## **Cancer is Tipperary's leading cause of death and illness**

### **Irish Life pays out €4.3 million in claims in Tipperary during 2017**

- **€2.3 million paid out in Life Insurance to families of 57 people who died in Tipperary**
- **€2 million paid out to 30 Specified Illness Cover claimants in Tipperary**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Tipperary**
- **The average age of death claims in Tipperary was 63 years, and 51 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Tipperary, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €4.3 million to customers and their families in County Tipperary who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €2.3 million for 57 Life Insurance claims in Tipperary and €2 million for 30 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Tipperary, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Tipperary was 63 years, while the average age of those with Specified Illness claims was 51 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to

55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
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- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

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**Terminal Illness**

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## **Cancer is Waterford's leading cause of death and illness**

### **Irish Life pays out €3.1 million in claims in Waterford during 2017**

- **€1.9 million paid out in Life Insurance to families of 24 people who died in Waterford**
- **€1.2 paid out to 18 Specified Illness Cover claimants in Waterford**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Waterford**
- **The average age of death claims in Waterford was 59 years, and 52 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Waterford, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €3.1 million to customers and their families in County Waterford who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.9 million for 24 Life Insurance claims in Waterford and €1.2 million for 18 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Waterford. Heart-related conditions were the second biggest cause of Life Insurance claims and 'Stroke' was the second biggest for Specified Illness claims.

In 2017, the average age of Life Insurance claims in Waterford was 59 years, while the average age of those with Specified Illness claims was 52 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men,

and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

#### **Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
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- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

\*Based on market share (2017)

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## **Cancer is Westmeath's leading cause of death and illness**

### **Irish Life pays out €2.5 million in claims in Westmeath during 2017**

- **€1.3 million paid out in Life Insurance to families of 25 people who died in Westmeath**
- **€1.2 million paid out to 24 Specified Illness Cover claimants in Westmeath**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Westmeath**
- **The average age of death claims in Westmeath was 64 years, and 49 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Westmeath, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €2.5 million to customers and their families in County Westmeath who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.3 million for 25 Life Insurance claims in Westmeath and €1.2 million for 24 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Westmeath. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Westmeath was 64 years, while the average age of those with Specified Illness claims was 49 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

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**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

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- The illness is expected to lead to death within 12 months.

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Irish Life is one of Ireland's leading financial services companies with over 1.3 million customers. For over 75 years, we've been helping people in Ireland look after their life insurance, pension and investment needs.

Since July 2013 Irish Life has been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Irish Life is committed to delivering innovative products backed by the highest standards of customer service. As part of Great-West, we have access to experience and expertise on a global scale, so we can continuously enhance our leading range of products and services.



## **Cancer is Wicklow's leading cause of death and illness**

### **Irish Life pays out €5.3 million in claims in Wicklow during 2017**

- **€3.3 million paid out in Life Insurance to families of 41 people who died in Wicklow**
- **€2 million paid out to 24 Specified Illness Cover claimants in Wicklow**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Wicklow**
- **The average age of death claims in Wicklow was 62 years, and 48 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Wicklow, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €5.3 million to customers and their families in County Wicklow who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €3.3 million for 41 Life Insurance claims in Wicklow and €2 million for 24 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Wicklow. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Wicklow was 62 years, while the average age of those with Specified Illness claims was 48 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to

55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

**Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

- The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer
- €146,000 was paid to the family of a claimant in their 40s who died of cancer shortly after starting a life insurance policy
- An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000

\*Based on market share (2017)

\*\*Research carried out by Coyne Research. 1,000 adults aged 18+ were interviewed online between 6<sup>th</sup> and 12<sup>th</sup> December 2017.

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**Ends**

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**Notes to editors**

**About the claims data**

Each year, Irish Life releases its annual claims statistics for its Retail business, which detail the types and size of claims made in a 12-month period in relation to Life Insurance claims, Accidental Death claims, Specified Illness Cover and Terminal Illness claims.

**Life Insurance** policies pay a lump sum to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay a lump sum to customers who contract one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

**Terminal Illness**

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and Irish Life's chief medical officer, meets both of the following:

- The illness has either no known cure or has progressed to a point where it cannot be cured;
- The illness is expected to lead to death within 12 months.

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## **Cancer is Carlow's leading cause of death and illness**

### **Irish Life pays out €2.1 million in claims in Carlow during 2017**

- **€1.5 million paid out in Life Insurance to families of 25 people who died in Carlow**
- **€570,000 paid out to 10 Specified Illness Cover claimants in Carlow**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Carlow**
- **The average age of death claims in Carlow was 66 years, and 58 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Carlow, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €2.1 million to customers and their families in County Carlow who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.5 million for 25 Life Insurance claims in Carlow and €570,000 for 10 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Carlow. Heart-related conditions were the second biggest cause of Life Insurance claims and 'stroke' was the second biggest cause of claims for Specified Illness claims.

In 2017, the average age of Life Insurance claims in Carlow was 66 years, while the average age of those with Specified Illness claims was 58 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

*"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.*

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to

55 years of age for male claims.

**Life Insurance claims:** The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

**Specified Illness claims:** Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

#### **Examples of claims payments made by Irish Life to customers in Ireland in 2017:**

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## **Cancer is Cavan's leading cause of death and illness**

### **Irish Life pays out over €4.1 million in claims in Cavan during 2017**

- **€3.3 million paid out in Life Insurance to families of 29 people who died in Cavan**
- **€820,000 paid out to 21 Specified Illness Cover claimants in Cavan**
- **Cancer was the biggest cause of Life Insurance and Specified Illness claims in Cavan**
- **The average age of death claims in Cavan was 53 years, and 57 years for Specified Illness claims**
- **Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men**

**1 February 2018** – Cancer continues to be the main cause of death and illness in Cavan, according to Irish Life, Ireland's leading life insurer\*. Irish Life has published its annual claims report, confirming that it paid out €4.1million to customers and their families in County Cavan who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €3.3 million for 29 Life Insurance claims in Cavan and €820,000 for 21 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Cavan. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Cavan was 53 years, while the average age of those with Specified Illness claims was 57 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; *"We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research\*\* that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.*

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